

Serial No. 09/955,464 filed 9/18/2001  
Amendment and Response of October 15, 2008  
to Office Action of April 15, 2008

### Remarks

Receipt is acknowledged of the Office Action of April 15, 2008 in the above-captioned matter. Reconsideration of the application and a three month extension of the time provided for response are respectfully requested. As a Request for Continued Examination (RCE) is enclosed, withdrawal of the finality of the Office Action with entry and consideration of the enclosed submission are requested as well. The Commissioner is hereby authorized to debit the amounts required for the RCE, the extensions, the new claims, and any other amounts deemed necessary, from Deposit Account No. 50-1604.

In the Office Action, all of the claims were rejected under 35 U.S.C. §103 based on Morrill, Jr. (U.S. Patent No. 5,991,749) in view of Lawlor et al. (U.S. Patent No. 5,220,501). In response, it is respectfully noted that neither Merrill nor Lawlor teach or suggest the pending claims, alone or in combination.

Claim 7 is directed to a system for providing access to a first webbank, the first webbank being an Internet website hosted on a server for the use of a first webbank owner. The webbank has a webaddress associated therewith and is accessible by the first webbank owner over the World Wide Web using that webaddress.

In accordance with the invention of claim 7, the first webbank owner can access the first webbank to provide it with a second webaddress. That second webaddress is a webaddress associated with a second webbank, and the website of a second webbank owner, and acts as both an account number and as an addressible destination over the Internet for transfers of funds thereto. The

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provision of the second webaddress at the first webbank is thus used to cause funds to be transferred from the first webbank to said second webbank.

Merrill does not teach or suggest this invention. Merrill is a system which uses cellular telephones or other wireless devices to conduct financial transactions. It does not appear to use a first Internet webbank in the form of a website hosted on a server, the website being accessible by the first webbank owner over the web using the website's webaddress.

Merrill also does not teach the accessing of that first webbank to provide it with a second webaddress at the first webbank, wherein the second webaddress acts as both an addressible destination over the Internet and as a account number for financial transactions.

Furthermore, Merrill also does not teach or suggest that provision of the second webaddress at the first webaddress is used to cause funds to be transferred between the first webbank and the second webbank.

Likewise, these features also do not appear to be taught or suggested in the Lawlor reference, as no cites appear to be provided in the Office Action to these particular features in Lawlor. Accordingly, it is submitted that claim 7 and the claims dependent thereon are all patentable.

For similar reasons, it is submitted that claim 38 is patentable as well. Claim 38 similarly recites a novel method for providing access to a system for transferring funds using first and second webbanks (although it is not limited to the use of bank servers). As discussed above, Merrill and Lawlor do not appear to teach or suggest such a method, whether individually or in combination.

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In response to the Office Action, new claim 53 (dependent on claim 7), independent claim 54, and dependent claims 55-58 (dependent on claim 54) have been added herein as well. These claims recite the embodiment wherein the webbank system includes the system for transferring of funds, and further includes a system for forwarding invoices. Some of the dependent claims further recite the embodiment wherein an invoice is forwarded from the second webbank to the first webbank, and the transfer of funds between the first webbank and the second webbank is conducted in response to that invoice. The features of these independent and dependent claims are also not taught or suggested in Merrill or Lawlor or their combination.

Lastly, it is also noted that the claims are directed to a method of providing access to a webbank or webbank system. Thus, any entity providing such access would be infringing the claims.

Accordingly, it is respectfully submitted that all of the pending claims are in fully allowable form. Favorable action on the application is respectfully requested.

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Respectfully submitted,

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